

National Disability Forum on Advanced Designation of Representative Payees

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Committee on Ways and Means
October 30, 2018



THE COMMITTEE ON

WAYS & MEANS

Challenges With Payee Selection

- Demand for payees expected to rise with demographic changes.
 - Growth in number of retired worker beneficiaries.
 - Aging of older Baby Boomers into the 85+ age category.
- Autonomy and personal choice.
 - Assignment of a payee is loss of control over one's own benefits.
 - Once beneficiary needs a payee, may not have capacity to express payee preference.

Challenges With Payee Selection (cont.)

- Questions about the preference list.
 - Appropriateness of existing order of preference.
 - Consistency of adherence to current policies.
 - May be similarity between potential payees on paper but not in practice.
- Difficulty identifying new pools of payees.
 - Payees for hard-to-serve populations (e.g., homeless, individuals with severe mental illness).
 - Nonfamily payees.

Background on Policy Development

- March 2017 Subcommittee hearing explored payee selection and need for qualified payees.
 - “Examining the Social Security Administration’s Representative Payee Program: Who Provides Help.”
- Stakeholder input
 - ACUS recommendation from 1991 report on the SSA’s rep. payee program.
 - CCD Social Security Task Force recommendation from 2017 hearing testimony.

Background on Policy Development (cont.)

- Similar idea exists elsewhere in retirement planning.
 - Power of attorney.
 - Designation of beneficiary (e.g., pension payments, life insurance).
- Helps make rep. payee program more person-centered.
 - Extends role of individual choice in selection of payee.